



COVID-19 Response: Individuals & Families

Rebates

The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Rebates do not need to be repaid. Additionally, the rebate is considered a tax refund and is not counted towards eligibility for federal income-targeted programs.

Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an automatic advance payment.

Paid Leave

Under the Families First Act, employers under 500 employees are required to:

- Provide 80 hours (2 full 40-hour weeks) of paid sick leave relating to COVID-19 through the end of 2020 for you if you exhibit symptoms, need to self-quarantine, or care for a child. Part time workers receive the amount of sick leave correlating to their normal two-week schedule. The pay is 100% if the you are sick or quarantining, and 2/3rds pay when you are caring for a child.
- Provide 12 weeks of job-protected paid family leave if your child's school or child-care facility is closed. This includes two weeks of unpaid leave, followed by 10 weeks of paid leave. You will receive 2/3rds of your usual pay during this time, and you may choose to overlap the initial two weeks of unpaid leave with two weeks of paid sick leave provided in the bill.
- The Department of Labor may issue rulemakings allowing businesses with less than 50 employees to apply for an exemption from these paid sick and family leave provisions if they believe it would jeopardize their business.

Unemployment Insurance Benefits

If you were **laid off, or work for an employer that closed or reduced your hours** to help stop the spread of COVID-19, you can file or reopen an unemployment claim. For more COVID-19 specific resources and information related to employment, please visit CDLE's COVID-19 [Resource Page](#).

- Unemployment insurance has been expanded to include self-employed workers (including gig workers and independent contractors), part-time workers, those with limited work histories, and individuals who were unable to start a new job or contract due to the pandemic.
- Individuals who are temporarily furloughed or are working reduced hours and expect to return to work **do not** have to register with a workforce center.

What You Will Receive:



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- From now until July 31, 2020, recipients will get \$600 weekly **in addition to** state unemployment benefits – this may come in a separate check.
- Additional 13 weeks of federal unemployment benefits will be available through Dec. 31, 2020 for those that exhaust their state unemployment benefits.

To Apply for Unemployment Insurance:

File a claim online at coloradoui.gov/fileaclaim or call 303-318-9000 or 1-800-388-5515.

- [Step by Step Guide](#)
- Applicants will be awarded unemployment insurance benefits **within a 10-day timeline** (to the extent practicable) after the department receives an application.
- CDLE is requesting that claimants adhere to a schedule based on their last name to deal with the large number of claims: If your last name begins with A through M, please file on Sunday, Tuesday, Thursday or Saturday after 12 noon. Everyone else should file on Monday, Wednesday, Friday or Saturday before 12 noon.

Independent Contractors and Self-Employed Individuals

Unfortunately, independent contractors and self-employed individuals are generally not eligible for unemployment insurance. These individuals may be eligible for SBA Economic Injury Disaster Loans. To apply or review eligibility, visit <https://disasterloan.sba.gov/ela/>. Self-employed individuals are also eligible for the payroll tax credit to reimburse for the costs of paid sick leave under the Families First Act.

*CDLE is also encouraging individuals who are experiencing a temporary or permanent reduction in hours or wages to consider part-time employment in other industries with increased demand: delivery, logistics, transportation, healthcare or retail such as grocery stores and warehouses.

Tax Payment Deadline Delayed for Affected Individuals; New Tax Day is July 15

The Department of Treasury announced that individuals may delay their tax filing and payments for 90 days due to the coronavirus pandemic. Additionally, Governor Polis announced Colorado has also extended the state tax filing and payment deadline by 90 days. **The new state and federal tax filing and payment deadline is July 15, 2020.**

Federal Student Loan Borrowers

The Trump administration announced that monthly payments for federal student loan borrowers will be suspended for at least the next two months and without interest or penalties. Borrowers have to make a request of their loan servicers, such as Navient, Nelnet, FedLoan Servicing or Great Lakes, over the phone or online. For borrowers who are already more than a month behind on their monthly loan payments, the 60-day suspension will be automatically applied. In addition to suspending payments, the Department of Education is setting interest rates on all federally held student loans to zero until at least May 12, 2020.

Free COVID-19 Testing

If you are showing symptoms of COVID-19, first call your health care provider for guidance on testing. Do not visit an emergency room or hospital unless you are experiencing life-threatening symptoms. You will not be financially liable for a COVID-19 test or any costs associated with a doctor's visit which results in a COVID-19 test. You do not need to display proof of insurance prior to receiving a test.